

Benefit Open Enrollment

October 16 — October 30, 2020

Benefit Plan Year

January 1—December 31, 2021

2021 Non-Medicare Eligible Retiree Benefits Guide

Medical and Prescription Drugs, Dental, and Vision Plans



Benefits provided in association with



Questions | Help 1-800-836-0026

ULSTER COUNTY PERSONNEL DEPARTMENT

244 Fair Street, PO Box 1800, Kingston, New York 12402-1800 Main: (845) 340-3550 Exam Hotline: (845) 334-5454

Fax: (845) 340-3592

PATRICK K. RYAN
County Executive



SHEREE CROSS
Personnel Officer

JAMES FARINADirector of Employee Relations

TO: Ulster County Retiree Health Insurance

Participant FROM: Sheree Cross, Personnel Officer

DATE: October 28, 2020

RE: 2021 Health Insurance Rates and Important Changes

For Non-Medicare Eligible Retirees

In 2021, the County will continue to offer Empire Blue Cross / Blue Shield PPO20 and Direct POS20 medical programs as provided in 2021. In addition, in 2020 we introduced a third option – the PPO25, and this plan option continues as well. Included on page 4 of this letter is a chart which shows the coverage and cost differences of the plans. You are encouraged to review the PPO25, especially if you live outside of the Hudson Valley and are currently paying for the more expensive PPO plan.

IF YOU DO NOT PAY A PREMIUM FOR YOUR COVERAGES OR IF YOU WISH TO MAKE A COVERAGE PLAN CHANGE, YOU MUST RESPOND TO THIS LETTER BY COMPLETING THE FORM ON THE BOTTOM OF PAGE 4 AND RETURNING IT DIRECTLY TO THE BENEFITS OFFICE BY NOVEMBER 30, 2020

The new premium amount for 2021 will begin with your December 15, 2020 premium payment withdrawal. Failure to provide funding for your premium will result in cancellation.

<u>Medical and Prescription Benefit ID Cards</u> – All Empire BCBS cards and Express Scripts cards will continue to be valid for 2021. If you choose to switch plans, you will receive new cards.

<u>Medical Benefits</u> - Coverage descriptions, and benefit comparisons are available on the Personnel Department website at:

http://ulstercountyny.gov/personnel/new-current-employees/benefits-management (click on '2021 Non-Medicare Eligible Retiree Health Insurance Benefit Information), or from the Benefits Office.

We strongly encourage you to review the information provided. We encourage you to visit the **empireblue.com** website to see what programs your doctors may participate in, so you may make the best plan choice for you and your family. If you desire to make coverage changes, please inform the Benefits Office in writing of your new plan choice.

<u>Dental Coverage</u> - Our dental coverage is still provided by Met Life Dental. The coverages are identical to the 2020 coverages.

<u>Vision Coverage</u> - Our vision coverages remain with Davis Vision. No changes have been made and your current card will continue to be valid.

Please be reminded that the County offers a Medicare supplement health plan or a Medicare buyout to retirees when they become Medicare eligible. It is mandatory for retirees and dependents to switch to a Medicare plan immediately when said plan is available to them. Please notify the Employee Benefits Office three months prior to Medicare eligibility so that a smooth transition can be accomplished. Failure to notify the Benefits Department of Medicare eligibility will result in repayment of any claims payments made due to this error. Please call Kevin Roach, Employee Benefits Administrator; (845) 340-3545 to discuss your plan choices.

<u>Urgent Care Out of Network Reminder</u> – Our Urgent Care Copay, both in and out of network, is the same as your office copay. If you or a covered family member cannot locate an in-network urgent care center, you may go to an out of network center and pay the office visit copay. This is advantageous since the cost of going to the emergency room includes a copay of \$100 on the POS20 and PPO20, and \$200 for PPO25. This can be especially useful when you are traveling away from home.

<u>Prescription Drug Coverage</u> - Prescription coverage is provided by Rx Benefits for Express Scripts, Inc. The co-pays for prescriptions for 2021 are the same as 2020. The formulary is available at the website listed herein. The copays are: PPO20 - \$10/\$25/\$40 POS20 - \$5/\$20/\$40 PPO25 - \$10/\$25/\$40

<u>Ulster Scripts Zero Co-pay Mail Order Brand Name Drug Program</u> - For 2021, our non-Medicare eligible retirees may continue to purchase brand-name maintenance medications through a mail order program without paying any co-pay. The information and forms, including the list of available medications for the Ulster Scripts program, are available on the Personnel Department website in the aforementioned Benefits Book or at the Benefits Office. The Ulster Scripts (Certain Brand Name Drugs For Free) program is available to all retirees covered by the Empire Blue Cross Blue Shield plans. There have been changes to the classification of some drugs, so please check the formulary. **Medicare eligible retirees are not allowed to use the Ulster Scripts program.**

<u>Live Health Online</u> – Live Health Online continues as a covered benefit under our Health Plan. With a computer and webcam, or applicable smartphone app, you can talk to a medical professional 24/7, 365 days a year. You can be at home, at work, or out of town (though not all services may be available in all locations.) No appointment is necessary to speak with Live Health Online. This benefit saves time and costs the same as a primary care office visit. To activate your account, go to **livehealthonline.com** on your computer or download the appropriate application from your smartphone's app store.

<u>Empire Blue Cross Blue Shield Premiums</u> - The following chart shows the retiree share of monthly premium (includes medical, prescription, dental and vision coverage). For your reference, your Ulster County percentage is printed after your name on your envelope label.

If you have any questions, please call Kevin Roach, Employee Benefits Administrator at (845) 340-3545 or Mary Connolly, Employee Benefits Specialist, at (845) 340-3546.

More information about your coverages can be found at: https://ulstercountyny.gov/personnel/index.html

2021 Non-Medicare Eligible Retiree Rates					
UC %	TIER	POS20	PPO20	PPO25	D&V Only
	Retiree Only	\$440.21	\$626.63	\$397.58	\$18.96
	Retiree & Spouse	\$987.00	\$1,406.45	\$891.07	\$39.18
50%	Retiree & 1 Child	\$842.91	\$1,197.11	\$761.91	\$42.53
	Retiree & Children	\$927.16	\$1,318.65	\$837.63	\$42.53
	Family	\$1,363.27	\$1,941.18	\$1,231.11	\$57.39
	Retiree Only	\$352.16	\$501.30	\$318.06	\$15.16
	Retiree & Spouse	\$789.60	\$1,125.16	\$712.86	\$31.34
60%	Retiree & 1 Child	\$674.33	\$957.69	\$609.52	\$34.02
	Retiree & Children	\$741.73	\$1,054.92	\$670.10	\$34.02
	Family	\$1,090.62	\$1,552.94	\$984.88	\$45.91
	Retiree Only	\$264.12	\$375.98	\$238.55	\$11.37
	Retiree & Spouse	\$592.20	\$843.87	\$534.64	\$23.51
70% -	Retiree & 1 Child	\$505.75	\$718.27	\$457.14	\$25.52
7070	Retiree & Children	\$556.30	\$791.19	\$502.58	\$25.52
	Family	\$817.96	\$1,164.71	\$738.66	\$34.43
	Retiree Only	\$220.10	\$313.32	\$198.79	\$9.48
	Retiree & Spouse	\$493.50	\$703.22	\$445.54	\$19.59
75%	Retiree & 1 Child	\$421.46	\$598.55	\$380.95	\$21.27
7570	Retiree & Children	\$463.58	\$659.32	\$418.81	\$21.27
	Family	\$681.64	\$970.59	\$615.55	\$28.70
	Retiree Only	\$176.08	\$250.65	\$159.03	\$7.58
	Retiree & Spouse	\$394.80	\$562.58	\$356.43	\$15.67
80%	Retiree & 1 Child	\$337.16	\$478.84	\$304.76	\$17.01
	Retiree & Children	\$370.86	\$527.46	\$335.05	\$17.01
	Family	\$545.31	\$776.47	\$492.44	\$22.96
	Retiree Only	\$132.06	\$187.99	\$119.27	\$5.69
	Retiree & Spouse	\$296.10	\$421.93	\$267.32	\$11.75
85%	Retiree & 1 Child	\$252.87	\$359.13	\$228.57	\$12.76
	Retiree & Children	\$278.15	\$395.59	\$251.29	\$12.76
	Family	\$408.98	\$582.35	\$369.33	\$17.22
	Retiree Only	\$88.04	\$125.33	\$79.51	\$3.79
	Retiree & Spouse	\$197.40	\$281.29	\$178.21	\$7.84
90%	Retiree & 1 Child	\$168.58	\$239.42	\$152.38	\$8.51
3070	Retiree & Children	\$185.43	\$263.73	\$167.52	\$8.51
	Family	\$272.65	\$388.23	\$246.22	\$11.48
	Retiree Only	\$44.02	\$62.66	\$39.76	\$1.90
	Retiree & Spouse	\$98.70	\$140.64	\$89.11	\$3.92
95%	Retiree & 1 Child	\$84.29	\$119.71	\$76.19	\$4.25
	Retiree & Children	\$92.72	\$131.86	\$83.76	\$4.25
	Family	\$136.33	\$194.12	\$123.11	\$5.74
	Retiree Only	\$0.00	\$0.00	\$0.00	\$0.00
	Retiree & Spouse	\$0.00	\$0.00	\$0.00	\$0.00
100%	Retiree & 1 Child	\$0.00	\$0.00	\$0.00	\$0.00
100/0	Retiree & Children	\$0.00	\$0.00	\$0.00	\$0.00
<u> </u>	Family	\$0.00	\$0.00	\$0.00	\$0.00

Feature	POS20	PPO20	PPO25
Deductible	eductible In Network: N/A OutNetwork: \$2,000/\$5,000 In Network: \$500/\$1,250		In Network: N/A OutNetwork: \$500/\$1,250
Out of Pocket Maximum			InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500
Colnsurance	InNetwork: N/A OutNetwork: 40%	InNetwork: N/A OutNetwork: 20%	InNetwork: N/A OutNetwork: 20%
	In Network Copays Out of	Network: Deductible & Coins	urance Apply
Office Visit	Office Visit \$20 Copay \$20 Copay		\$25 Copay Primary Care \$40 Copay Specialist Care
OutPatient Surgery	\$0 Copay	\$0 Copay	\$100 Copay
MRI/CAT/PET Scans	\$0 Copay	\$0 Copay	\$75 Copay
Urgent Care	\$20 Copay	\$20 Copay	\$25 Copay
Emergency Room	\$100 copayment (waived if admitted w/in 24-hrs)	\$100 copayment (waived if admitted w/in 24-hrs)	\$200 copayment (waived if admitted w/in 24-hrs)
Hospital Admission	\$0 Copay	\$0 Copay	\$200 Copay
Prescriptions (30-day Supply)	\$5 / \$20 / \$40	\$10 / \$25 /\$40	\$10 / \$25 /\$40

Benefit

Date

IF YOU DO NOT PAY A PREMIUM OR IF YOU WISH TO MAKE A PLAN CHANGE, YOU MUST COMPLETE THE FORM BELOW AND RETURN IT BY NOVEMBER 30, 2020 DIRECTLY TO: Kevin Roach, Ulster County Employee Benefits Office, P.O. Box 1800, Kingston, N.Y. 12402

I DO NOT PAY A PREMIUM, AND WOULD L	IKE TO CONTINUE MY COVERAGE:
I WOULD LIKE TO SWITCH MY PLAN TO (CH	HECK ONE BELOW):
Empire BCBS POS20 Plan	
Empire BCBS PPO20 Plan	
Empire BCBS PPO25 Plan	
Signature	Printed Name

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The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail.

All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996.

If you have any questions about your Guide, contact Employee Benefits.

ACH Form for Ulster County Retirees

ACH Form for Relph Benefit Advisors Inc

AUTOMATIC PAYMENT (ACH) REQUEST FORM

PLEASE READ:

- For Retiree billing, you must be paid through the current coverage month. Please note, ACH is only available for monthly billing periods.
- Complete Section 1 -- Participant Information.

Attach a voided check (or photocopy). We are not all information.	ble to accept deposit slips; they do not always show the required
4. If you do not supply a voided check, complete Section	on 2.
5. Complete Section 3 and mail the form along with you	
	eive notification at least 10 days prior to the $1^{ m st}$ of the month.
0 00, ,,	we need to receive notification at least 15 days prior to the 1 st of the month s timeframe, we will continue to process your ACH as normal.
8. We are not able to process incomplete forms.	s time name, we will continue to process your Acri as normal.
SECTION 1 - PARTICIPANT INFORMATION	
	CHANGE AUTHORIZATION
Effective:	L AUTHORIZATION CHANGE AUTHORIZATION Effective:
Your Full Name (please print clearly)	Your Social Security Number
Phone Number:	Member ID Number:
SECTION 2 - BANK ACCOUNT INFORMATION	
Bank Name:	Account Type (check one)
	CHECKING SAVINGS
Routing Number:	
Account Number:	
	1200
	4303068 " 1200 " Louis Land Land Land Land Land Land Land Land
SECTION 3 - AUTHORIZATION SIGNATURE	
Authorized Account Holder Signature	Date
SECTION 3 - AUTHORIZATION SIGNATURE	
Authorized Account Holder Signature	Date
payment via ACH. If the required payment changes for any readebit of the amount equal to the new required premium paym. This authorization is to remain in full force and effective until C time and manner as to afford Company a reasonable opportunif my coverage ends, is terminated or my automatic debit reject authorize Company to make appropriate changes to my require	Company has received written notification from me of its termination in such nity to act on it. I understand that automatic debits will automatically cease cts for insufficient funds. I understand and agree to the terms outlined and red premium deduction as necessary.
Return This Form & Check To:	All Other Questions & Support Issues:
Relph Benefit Advisors Inc	Relph Benefit Advisors
PO BOX 2167	800 Parker Hill Drive-Suite 100
Omaha, NE 68103-3850	Rochester NY 14625
	800-836-0026
Date David	D
Date Rec'd Date Processed	Processor V&V

Ulster County Retiree Health Insurance Enrollment Form

	ULSTER COUNTY NON M	NEDICARE ELIGIB	LE	
	RETIREE INFORMA	TION FORM		
LAST NAME	FIRST NAME & MIDDLE INITIAL	DATE OF BIRTH		
HOME PHONE #	CELL PHONE #	PERSONAL EMAIL ADI	DRESS	
LEGAL ADDRESS: (Your Social S	ecurity / Medicare mailing address)			
STREET NAME OR PO BOX	TOWN	STATE	ZIP	
BILLING ADDRESS IF DIFFERENT	FROM LEGAL ADDRESS:			
STREET NAME OR PO BOX	TOWN	STATE	ZIP	
EMERG	ENCY CONTACT: (WE SUGGEST LISTING	G SOMEONE OTHER THAN	N A SPOU	SE)
LAST NAME	FIRST NAME	RELATIONSHIP	HOME 1	TELEPHONE #
STREET ADDRESS OR PO BOX	TOWN	STATE	ZIP	
PLAN CHOICE:				
EMPIRE PPO25	INCLUDES DENTAL & VISION COV			DENTAL & VISION ONLY
RETIREE ONLY	RETIREE ONLY	RETIREE ONL		RETIREE ONLY
RETIREE & SPOUSE	RETIREE & SPOUSE	RETIREE & SPC	USE	RETIREE & SPOUSE
RETIREE & CHILD	RETIREE & CHILD	RETIREE & CH	ILD	RETIREE & CHILD
RETIREE & CHILDREN	RETIREE & CHILDREN	RETIREE & CHILL	OREN	RETIREE & CHILDREN
FAMILY	FAMILY	FAMILY		FAMILY
DEPENDENT LAST NAME	RELATIONSHIP		DATEO	F BIRTH
	lister County Personnel to enroll me in the	•		
amagreeing to pay my snare of t	ne premium, and I attest the dependents	as listed a bove meet the u	istercoun	ty eligibility criteria.
RETIREE SIGNATURE:		DATE:		
FOR PERSONNEL DEPARTMEN	NT USE ONLY:			
Retirement Date:		Date Employed:		
Effective Date of Retiree Cove	rage:	Department		
		Bargaining Unit:		
Comments:		% of Contribution:		
RET IREE HI FORM				Revised 09/09/2020 KROA

Benefit Enrollment Change Form

	Gro	oup N	ame			Billing Code				Employee Billin	a Code		Effective Date	e of Chang	2
0				lster Cou	ınty	g					,			9	
Employee	Las	t Nan	ne			First Name		N	Λ.I.	□Single □	IMarried □S	eparated	Date of Marri	age	
Information (please print)											rced U Wido		Date of Divor	ce	
(pieuse print)	Ma	iling /	Addres	ss 🔲 If, NEW	,	<u> </u>		I		Social Security I	lumber		Medicare Nur	nber (if any	/A&B Effective Dates
	City	у					State	Zip		Phone 🗖 Cell	☐ Home		Date Employ	ed	
														<u> </u>	
				Employm	nent Status: □Fu	ull-time □Pa	art-time	□Acti	ve [Retired 🗆	COBRA		Date of Retire	ement	Retire Benefit %
2	۵	New	/ Enr	ollment /Rein	statement (Com	plete Section 3)	Туре		Plan	ı	Individual	Individual +Spouse	Individual +Child	Individ +Childr	
Benefit Election	۰	Cha	nge (Coverage to:	(check new covera	ge)	Medical		□ Er	mpire POS 20					
					ck those that apply		with Metlife Do Davis Visi			mpire PPO 20					
		Add	or D	elete Depend	dent: (Complete S	Section 4)				mpire PPO 25					
	<u> </u>			Retiree Date			Buy-Out/ Standalor Dental & '	ne	MetL	edical ife Dental & Vision					
	Rea	Ch son:		e Enrollee's In complete Section	formation: 1 with new inforr	nation)	Waive A	II							
3						Li	st Applica	ant and	I AII E	ligible Depen	dents				
Dependent Coverage Information	Medical	Dental	Vision	Relationship		Name (Last, F	irst, MI			Date of	Birth	Social Se	ecurity #		re Number (if any, ffective Dates
(Circle elections	A T	A T	A T	Self □M □F											
and print information)	A T	A T	A T	Spouse											
<u>A</u>= Add Coverage	A T	A T	A T	□Son □ Daughter											
T =Terminate Coverage	A T	A T	A T	□Son □ Daughter											
	A T	A T	A T	□Son □ Daughter											
	A T	A T	A T	□Son □ Daughter											
4 Dependent	Do	you Yes	r dep □N	oendents resi o, if no, give a	de in your home address	e?				Do you have □No □Yes,	a disabled o list name/s	dependent	beyond age	26?	
Status (please print)															
Applicant's Signature										Date Signed		Employer's Sig	gnature		
										•					

Ways to \$ave Money on Your Health Care Expenses

For those who pay 10% 15% or 20% and are currently enrolled in the PPO20 you may want to consider choosing the PPO25 this year. This plan offers less money out of your paycheck. Pay for what you need at time of service.

The PPO25 plan provides same benefits as the PPO20 except that there are copays for some services and the provider office visit copayments are \$25/\$40. The PPO25 plan gives you access to the same local and national network of providers and provides lower co-pays on prescription coverage.

Benefit Feature	POS20	PPO20	PPO25
Deductible		In Network: N/A OutNetwork: \$500/\$1,250	In Network: N/A OutNetwork: \$500/\$1,250
Out of Pocket Maximum	InNetwork: \$3,880/\$9,700 OutNetwork: \$8,000/\$20,000	InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500	InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500
Colnsurance InNetwork: N/A OutNetwork: 40% InNetwork: N/A OutNetwork: 20%		1	InNetwork: N/A OutNetwork: 20%
	In Network Copays Out of	Network: Deductible & Coinsu	ırance Apply
Office Visit	\$20 Copay	\$20 Copay	\$25 Copay Primary Care \$40 Copay Specialist Care
OutPatient Surgery	\$0 Copay	\$0 Copay	\$100 Copay
MRI/CAT/PET Scans	\$0 Copay	\$0 Copay	\$75 Copay
Urgent Care	\$20 Copay	\$20 Copay	\$25 Copay
Emergency Room	\$100 copayment (waived if admitted w/in 24-hrs)	\$100 copayment (waived if admitted w/in 24-hrs)	\$200 copayment (waived if admitted w/in 24-hrs)
Hospital Admission	\$0 Copay	\$0 Copay	\$200 Copay
Prescriptions (30-day Supply)	\$5 / \$20 / \$40	\$10 / \$25 /\$40	\$10 / \$25 /\$40

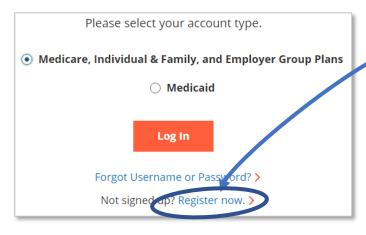
As a reminder - the next time you or a covered family member needs immediate care, consider using the services of one of the many local Urgent Care facilities. You will only have to pay the regular office visit co-pay instead of the emergency room co-pay. A list of Urgent Care providers follows. Plan ahead, become familiar with the location of the one most convenient for you and your family.

For your medications, ask your physician to prescribe a generic instead of a brand name medication, or one on our formulary (list of included drugs) instead of a non-formulary choice. Your co-pay will be less in either of these situations.

- Using mail order methods for medications will save you one co-pay every three months. Many retail stores also have lists of certain medications they offer for even less than our co-pay. Always use your coverage card too, as that can make your payment even lower than their 3-month supply price. The co-pay is a maximum you can be charged so if the price is lower, you will only have to pay that amount.
 - **NEW: You can also use Walgreens** for your maintenance medication and receive a 3-month supply for 2-copayments. Walgreens is the only retail store that provides this service at this time.
- For brand name maintenance medications (ones that you take every month without changing anything) that do not have a generic option, consider using our mail order program, Ulster Scripts. Information and enrollment forms for employees covered by our Express Scripts plan and your dependents can be found in this book and if your medication is on their available medications, you can receive a 3-month supply for NO co-pay.

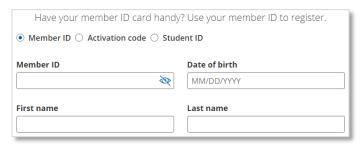
Our coverage with Empire Blue Cross Blue Shield includes a free nurse helpline service. PH: 1-877-Talk2RN (1-877-825-5276). Consider making a phone call before your next trip to the doctor or emergency room. You might find your situation can be resolved without a needless inconvenient visit or possibly be delayed until your normal physician office is open the next morning.

Empire BCBS Website & TeleMedicine Instructions



At <u>www.empireblue.com</u>, Select Login First time users-select Register now

Then have your Member ID card to complete your Registration, following the website prompts.





Get the App—Sydney Health

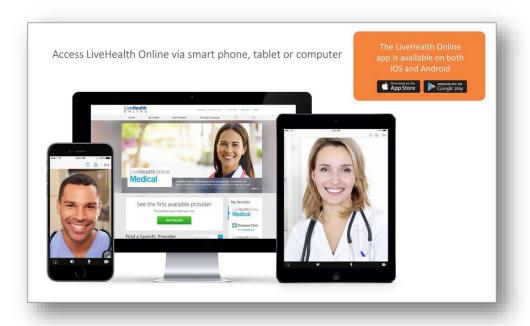
Save time with Live Chat. Find the information you need about your health care benefits by chatting with an Empire Rep in real time.

Telemedicine ServicesOnline or Phone App



See a doctor, 24/7/365

Sign-up now, so you're ready when you need it.



Empire BCBS Summary of Benefits— POS20 Plan



Your Summary of Benefits

An Anthem Company

County of Ulster 2021 - POS 20

Benefit	In-Network ²	Out-of-Network ³
Deductible	N/A	\$2,000/\$5,000
Coinsurance	N/A	40%
Out-of-Pocket Maximum	\$3,880 / \$9,700 (All In-Network Medical Cost Shares)	\$20,000/\$50,000 Coinsurance Stop Loss (\$8,000/\$20,000 out-of-pocket) coinsurance max
Lifetime Maximum	Unlimited	Unlimited
Dependent Children (covered through the end of the month)	Dependents to Age 26	Dependents to Age 26
Covered Preventive Care ¹	Member Pays	Member Pays
Covered Adult Preventive Care	\$0	Deductible and coinsurance
Annual Physical Exam	\$0	Deductible and coinsurance
Well-Child Care (Up to age 19; including covered immunizations)	\$0	Deductible and coinsurance
Preventive Well-Woman Care	\$0	Deductible and coinsurance
Home/Office/Outpatient Care	Member Pays	Member Pays
Home/Office/Outpatient Visits Copayment	\$20 copayment	Deductible and coinsurance
Urgent Care Center	\$20 copayment	\$20 copayment
Online Visits	\$0 copayment	Deductible and coinsurance
Emergency Room/Facility (initial visit per occurrence)	\$100 copayment (Waived if admitted within 24 hours)	\$100 copayment (Waived if admitted within 24 hou
Ambulatory/Outpatient Surgery 4,5	\$0	Deductible and coinsurance
Presurgical Testing, Anesthesia	\$0	Deductible and coinsurance
Chemotherapy, Radiation Therapy	\$0	Deductible and coinsurance
Routine Maternity Care	\$0	Deductible and coinsurance
Laboratory Tests, X-rays, MRI ⁴ /MRA ⁴ , CAT Scan ⁶ , PET ⁶ and Nuclear Cardiology ⁶	\$0	Deductible and coinsurance
Allergy Care: Routine Testing and Treatment (Allergy Injections/Immunotherapy)	\$20 copayment (Waived for treatment)	Deductible and coinsurance
Acupuncture (Up to 30 visits per calendar year)	\$20 copayment	Deductible and coinsurance
Chiropractic Care (Up to 30 visits per calendar year) 7	\$20 copayment	Deductible and coinsurance
Home Healthcare (Up to 200 visits per calendar year)	\$0	Coinsurance (no deductible)
Home Infusion Therapy	\$0	Deductible and coinsurance
Hospice Care (Up to 210 days per lifetime)	\$0	Deductible and coinsurance
Physical Therapy ⁴ (Up to 90 visits per calendar year combined in home, office or outpatient facility)	\$20 copayment	Deductible and coinsurance
Speech/Language ⁴ , Occupational ⁴ , Vision Therapies (Up to 60 visits per calendar year combined in home, office or outpatient facility)	\$20 copayment	Deductible and coinsurance
Outpatient Cardiac Rehabilitation	\$20 copayment	Deductible and coinsurance
Second Surgical Opinion	\$20 copayment	Deductible and coinsurance
Kidney Dialysis	\$0	Deductible and coinsurance

Empire BCBS Summary of Benefits—POS20 Plan

Benefit	In-Network ²	Out-of-Network ³
Inpatient Care ⁴		
Inpatient Hospital (As many days as is medically necessary; semiprivate room and board)	\$0	Deductible and coinsurance
Surgery, Surgical Assistant, Anesthesia	\$0	Deductible and coinsurance
Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year)	\$0	Deductible and coinsurance
Skilled Nursing Facility (Up to 60 days per calendar year)	\$0	Deductible and coinsurance
Mental Health		
Outpatient Visits in Office	\$20 copayment	Deductible and coinsurance
Outpatient Visits in Facility	\$0	Deductible and coinsurance
Inpatient Care ⁸ As many days as is medically necessary; semiprivate room and board)	\$0	Deductible and coinsurance
Alcohol/Substance Abuse		
Outpatient Visits in Office	\$20 copayment	Deductible and coinsurance
Outpatient Visits in Facility	\$0	Deductible and coinsurance
Inpatient Detoxification ⁸ (As many days as is medically Necessary; semiprivate room and board)	\$0	Deductible and coinsurance
Inpatient Rehabilitation ⁸	\$0	Deductible and coinsurance
Other		-
Medical Supplies	\$0 when obtained through Empire's medical supplies vendor	Deductible and coinsurance
Durable Medical Equipment ⁴	\$0	Deductible and coinsurance
Prosthetics & Orthotics ⁴	\$0	Deductible and coinsurance
Ambulance (air ambulance)	\$0	In-network benefits apply

- (1) Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- (2) In-network provider delivers care. In-network providers are in Empire's POS network, and in our affiliate POS network in Connecticut, Anthem Blue Cross and Blue Shield.
- (3) Out-of-network providers are providers who are not in Empire's POS network or our affiliate network in Connecticut, Anthem Blue Cross and Blue Shield. Out-of-network services rendered by providers who do not participate with Empire or with another Blue Cross Blue Shield plan through the BlueCard Program are subject to balance billing over the allowed amount. (This does not apply to emergency benefits.)
- (4) Empire's or Anthem's, CT network provider must precertify INN services or services may be denied; Empire or Anthem, CT network providers cannot bill members beyond INN copayment (if applicable) for covered services. You are responsible for obtaining precertification for out-of-network services. Your provider may call for you, but you will be responsible for penalties applied to out-of-network claims if precertification is not obtained.
- (5) For ambulatory surgery, please call the toll-free number on your member ID card to determine exactly which outpatient services require pre-certification.
- (6) Empire's or Anthem's, CT network provider must precertify INN services or services may be denied; Empire or Anthem, CT network providers cannot bill members for covered services. Precertification is not necessary for out-of-network services.
- (7) Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after 5th visit.
- (8) Precertification must be obtained from the Behavioral Healthcare Manager, or penalties apply.

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Included are preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. In Connecticut, Anthem Blue Cross and Blue Shield Association.

Empire BCBS Summary of Benefits—PPO20 Plan

Your Summary of Benefits



An Anthem Company

County of Ulster 2021 – PPO 20

Benefit	In-Network ¹	Out-of-Network ^{2,3}
Deductible	N/A	\$500/\$1,250
Coinsurance	N/A	20%
Out-of-Pocket Maximum	\$3,880 / \$9,700 (All In-Network Cost Shares)	\$5,000/\$12,500 Coinsurance Stop Loss /
		\$1,500 / \$3,750 Out-of-Pocket Max
Lifetime Maximum	Unlimited	Unlimited
Dependent Children (covered to the end of the month of the dependent's birthday)	Dependents to age 26	Dependents to age 26
Covered Preventive Care ⁴	Member Pays In-Network	Member Pays Out-of-Network
Covered Adult Preventive Care	\$0	Deductible and Coinsurance
Annual Physical Exam	\$0	Covered in-network only
Well-Child Care (Up to age 19; including necessary covered immunizations)	\$0	Deductible and Coinsurance
Preventive Well-Woman Care	\$0	Deductible and Coinsurance
Home/Office/Outpatient Care	Member Pays In-Network	Member Pays Out-of-Network
Home/Office Visits	\$20 copayment	Deductible and Coinsurance
Online Visits	\$0 copayment	Deductible and Coinsurance
Urgent Care Center	\$20 copayment	\$20 copayment
Emergency Room/Facility (initial visit per occurrence)	\$100 copayment (Waived if admitted within 24 hours)	\$100 copayment (Waived if admitted within 24 hours)
Ambulatory Surgery ⁵ / Outpatient Surgery	\$0	Deductible and Coinsurance
Presurgical Testing, Anesthesia	\$0	Deductible and Coinsurance
Chemotherapy, Radiation Therapy	\$0	Deductible and Coinsurance
Routine Maternity Care	\$0	Deductible and Coinsurance
Laboratory Tests, X-rays	\$0	Deductible and Coinsurance
MRI ⁷ /MRA ⁷ , CAT Scan ⁷ , PET ⁷ & Nuclear Cardiology ⁷	\$0	Deductible and Coinsurance
Allergy Routine Testing and Treatment		Deductible and Coinsurance
Office Visit Routine Testing Allergy Injections/Immunotherapy	\$20 copayment \$0 \$0	Deductible and Coinsurance
Acupuncture (Up to 30 visits per calendar year)	\$20 copayment	Deductible and coinsurance
Chiropractic Care (Up to 30 visits per calendar year) 10	\$20 copayment	Deductible and Coinsurance
Home Healthcare (Up to 200 visits per calendar year)	\$0	Coinsurance (no deductible)
Home Infusion Therapy	\$0	Deductible and Coinsurance
Hospice Care (Up to 210 days per lifetime)	\$0	Deductible and Coinsurance
Physical Therapy ⁵ (Up to 90 visits per calendar year combined in home, office or outpatient facility)	\$20 copayment	Deductible and Coinsurance
Other Short-Term Rehabilitative Therapies — Speech/Language ⁵ , Occupational ⁵ (Up to 60 visits per calendar year combined in home, office or outpatient facility)	\$20 copayment	Deductible and Coinsurance
Vision Therapy	\$20 copayment	Deductible and Coinsurance

Empire BCBS Summary of Benefits—PPO20 Plan

Benefit	In-Network ¹	Out-of-Network ^{2,3}
Cardiac Rehabilitation (Unlimited visits per calendar year)	\$20 copayment	Deductible and Coinsurance
Second Surgical Opinion	\$20 copayment (no copayment applies if arranged through the Medical Management Program)	Deductible and Coinsurance
Kidney Dialysis	\$0	Deductible and Coinsurance
Inpatient Care ⁹	Member Pays In-Network	Member Pays Out-of-Network
Inpatient Hospital (As many days as is medically necessary; semiprivate room and board)	\$0	Deductible and Coinsurance
Surgery, Covered Surgical Assistant, Anesthesia	\$0	Deductible and Coinsurance
Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year)	\$0	Deductible and Coinsurance
Skilled Nursing Facility (Up to 60 days per calendar year)	\$0	Deductible and Coinsurance
Mental Health ⁸	Member Pays In-Network	•
Outpatient Visits in Office	\$20 copayment	Deductible and Coinsurance
Outpatient Visits in Facility	\$0	Deductible and Coinsurance
Inpatient Care ⁹ (As many days as medically necessary; semiprivate room and board)	\$0	Deductible and Coinsurance
Alcohol/Substance Abuse ⁸	Member Pays In-Network	Member Pays Out-of-Network
Outpatient Visits in Office	\$20 copayment	Deductible and Coinsurance
Outpatient Visits in Facility	\$0	Deductible and Coinsurance
Inpatient Detoxification (As many days as medically necessary; semiprivate room and board)	\$0	Deductible and Coinsurance
Inpatient Rehabilitation ⁹	\$0	Deductible and Coinsurance
Other	Member Pays In-Network	Member Pays Out-of-Network
Medical Supplies	\$0 when obtained through Empire's medical supplies vendor	In-network benefits apply
Durable Medical Equipment ⁶	\$0	Deductible and Coinsurance
Prosthetics & Orthotics ⁶	\$0	Deductible and Coinsurance
Ambulance (Land/Air ambulance)	\$0	In-network benefits apply

- (1) Network provider delivers care. Empire's network provider must precertify in-network services; Empire network providers cannot bill members beyond the copayment for covered services.
- (2) Out-of-network services (except Mental Health and Alcohol/Substance Abuse) are those from a provider that does not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard® PPO Program. (This does not apply to emergency benefits.) See (8) for Mental Health and Alcohol/Substance Abuse Services.
- (3) Out-of-network (O-O-N) providers those who do not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard® PPO Program. Out-of-network providers who do not participate with Empire or with another Blue Cross and Blue Shield Plan, may balance bill over Empire's allowed amount. Precertification is not required for out-of-network services, nor for out-of-area in-network BlueCard® PPO provider services.
- (4) Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- (5) You are responsible for obtaining precertification from Empire's Medical Management Program for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. For ambulatory surgery, precertification is required for reconstructive surgery, outpatient transplants and ophthalmological or eye-related procedures. Precertification is also required for cosmetic surgery, an excluded benefit except when medically necessary.
- (6) For services received from an Empire PPO provider, the provider must precertify in-network services; Empire PPO providers cannot bill members beyond the copayment, deductible, or coinsurance for covered services. Outside Empire's network area, you or your provider must obtain precertification from Empire's Medical Management Program for services from in-network BlueCard® PPO providers.
- (7) You are responsible for obtaining precertification from AIM for MRI, MRA, PET, CAT, Nuclear Cardiology, and Echocardiography services rendered by an Empire PPO provider. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. Precertification is not required for these services when rendered from an in-network BlueCard® provider outside of Empire's network area or out-of-network providers.
- (8) You are responsible for obtaining precertification from the Behavioral Healthcare Manager for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained.
- (9) Network providers must obtain precertification from Empire's Medical Management Program for Inpatient Facility Services received from an out-of-area BlueCard PPO Provider.
- (10) Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after 5th visit.

IMPORTANT NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in your Certificate of Coverage, Schedule of Benefits, and any additional Riders or Contracts your group has purchased. Be sure to consult your benefit Contract or Certificate for full details about your coverage. To the extent that there is a conflict between this Summary and your benefit Contract or Certificate, the terms of the Contract or Certificate will control. Failure to comply with Empire's Medical Management or Behavioral Healthcare Management Program requirements could result in benefit reductions.

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Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Empire BCBS Summary of Benefits—PPO25 Plan

Your Summary of Benefits



An Anthem Company

County of Ulster 2021 – PPO 25

Benefit	In-Network ¹	Out-of-Network ^{2,3}
Deductible	N/A	\$500/\$1,250
Coinsurance	N/A	20%
Out-of-Pocket Maximum	\$3,880 / \$9,700 (All In-Network Cost Shares)	\$5,000/\$12,500 Coinsurance Stop Loss /
		(\$1,000/\$2,500 out-of-pocket)
Lifetime Maximum	Unlimited	Unlimited
Dependent Children (covered to the end of the month of the dependent's birthday)	Dependents to age 26	Dependents to age 26
Covered Preventive Care ⁴	Member Pays In-Network	Member Pays Out-of-Network
Covered Adult Preventive Care	\$0	Deductible and Coinsurance
Annual Physical Exam	\$ 0	Covered in-network only
Well-Child Care (Up to age 19; including necessary covered immunizations)	\$0	Deductible and Coinsurance
Preventive Well-Woman Care	\$0	Deductible and Coinsurance
Home/Office/Outpatient Care	Member Pays In-Network	Member Pays Out-of-Network
Home/Office Visits (PCP/Specialist)	\$25 / \$40 copayment	Deductible and Coinsurance
Online Visits	\$0 copayment	Deductible and Coinsurance
Urgent Care Center	\$25 copayment	\$25 copayment
Emergency Room/Facility	\$200 copayment	\$200 copayment
(initial visit per occurrence)	(Waived if admitted within 24 hours)	(Waived if admitted within 24 hours)
Ambulatory Surgery ⁵ / Outpatient Surgery	\$100 copayment	Deductible and Coinsurance
Presurgical Testing, Anesthesia	\$0	Deductible and Coinsurance
Chemotherapy, Radiation Therapy	\$0	Deductible and Coinsurance
Routine Maternity Care	\$ 0	Deductible and Coinsurance
Laboratory Tests,	\$ 0	Deductible and Coinsurance
X-rays	\$25 copayment	Deductible and Coinsurance
MRI ⁷ /MRA ⁷ , CAT Scan ⁷ , PET ⁷ & Nuclear Cardiology ⁷	\$75 copayment	Deductible and Coinsurance
Allergy Routine Testing and Treatment		Deductible and Coinsurance
Office Visit Routine Testing	\$25 copayment \$0	Deductible and Coinsurance
 Allergy Injections/Immunotherapy 	\$0	
Acupuncture (Up to 30 visits per calendar year)	\$25 copayment	Deductible and Coinsurance
Chiropractic Care (Up to 30 visits per calendar year) 10	\$25 copayment	Deductible and Coinsurance
Home Healthcare (Up to 200 visits per calendar year)	\$0	Coinsurance (no deductible)
Home Infusion Therapy	\$0	Deductible and Coinsurance
Hospice Care (unlimited days)	\$0	Deductible and Coinsurance
Physical Therapy ⁵ (Up to 90 visits per calendar year combined in home, office or outpatient facility)	\$25 copayment	Deductible and Coinsurance
Other Short-Term Rehabilitative Therapies —	\$25 copayment	Deductible and Coinsurance
Speech/Language ⁵ , Occupational ⁵ (Up to 60 visits per calendar year combined in home, office or outpatient facility)		
Vision Therapy	\$25 copayment	Deductible and Coinsurance

Empire BCBS Summary of Benefits—PPO25 Plan

Benefit	In-Network ¹	Out-of-Network ^{2,3}
Cardiac Rehabilitation (Unlimited visits per calendar year)	\$25 copayment	Deductible and Coinsurance
Second Surgical Opinion	\$25 / \$50 copayment (no copayment applies if arranged through the Medical Management Program)	Deductible and Coinsurance
Kidney Dialysis	\$0	Deductible and Coinsurance
Inpatient Care ⁹	Member Pays In-Network	Member Pays Out-of-Network
Inpatient Hospital (As many days as is medically necessary; semiprivate room and board)	\$200 copayment	Deductible and Coinsurance
Surgery, Covered Surgical Assistant, Anesthesia	\$0	Deductible and Coinsurance
Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year)	\$0	Deductible and Coinsurance
Skilled Nursing Facility (Up to 60 days per calendar year)	\$0	Deductible and Coinsurance
Mental Health ⁸	Member Pays In-Network	•
Outpatient Visits in Office	\$25 copayment	Deductible and Coinsurance
Outpatient Visits in Facility	\$25 copayment	Deductible and Coinsurance
Inpatient Care ⁹ (As many days as medically necessary; semiprivate room and board)	\$200 copayment	Deductible and Coinsurance
Alcohol/Substance Abuse ⁸	Member Pays In-Network	Member Pays Out-of-Network
Outpatient Visits in Office	\$25 copayment	Deductible and Coinsurance
Outpatient Visits in Facility	\$25 copayment	Deductible and Coinsurance
Inpatient Detoxification (As many days as medically necessary; semiprivate room and board)	\$200 copayment	Deductible and Coinsurance
Inpatient Rehabilitation ⁹	\$200 copayment	Deductible and Coinsurance
Other	Member Pays In-Network	Member Pays Out-of-Network
Medical Supplies	\$0 when obtained through Empire's medical supplies vendor	In-network benefits apply
Durable Medical Equipment ⁶	\$0	Deductible and Coinsurance
Prosthetics & Orthotics ⁶	\$0	Deductible and Coinsurance
Ambulance (Land/Air ambulance)	\$50 copayment	Deductible and Coinsurance

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- (2) Out-of-network services (except Mental Health and Alcohol/Substance Abuse) are those from a provider that does not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard® PPO Program. (This does not apply to emergency benefits.) See (8) for Mental Health and Alcohol/Substance Abuse Services.
- (3) Out-of-network (O-O-N) providers those who do not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard® PPO Program. Out-of-network providers who do not participate with Empire or with another Blue Cross and Blue Shield Plan, may balance bill over Empire's allowed amount. Precertification is not required for out-of-network services, nor for out-of-area in-network BlueCard® PPO provider services.
- (4) Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- (5) You are responsible for obtaining precertification from Empire's Medical Management Program for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. For ambulatory surgery, precertification is required for reconstructive surgery, outpatient transplants and ophthalmological or eye-related procedures. Precertification is also required for cosmetic surgery, an excluded benefit except when medically necessary.
- (6) For services received from an Empire PPO provider, the provider must precertify in-network services; Empire PPO providers cannot bill members beyond the copayment, deductible, or coinsurance for covered services. Outside Empire's network area, you or your provider must obtain precertification from Empire's Medical Management Program for services from in-network BlueCard® PPO providers.
- (7) You are responsible for obtaining precertification from AIM for MRI, MRA, PET, CAT, Nuclear Cardiology, and Echocardiography services rendered by an Empire PPO provider. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. Precertification is not required for these services when rendered from an in-network BlueCard® provider outside of Empire's network area or out-of-network providers.
- (8) You are responsible for obtaining precertification from the Behavioral Healthcare Manager for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained.
- (9) Network providers must obtain precertification from Empire's Medical Management Program for Inpatient Facility Services received from an out-of-area BlueCard PPO Provider.
- (10) Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after the 5th visit.

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Included are preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

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Urgent Care Facilities for the Ulster County Area

AMC EMERGNTCARE OF

Urgent Care In-Network 2976 Route 9W Saugerties, NY 12477 PH: 845-247-9100

AMC EMURGENT CARE OF

Urgent Care In-Network 329 Glenmont Rd Glenmont, NY 12077 PH: 518-264-5700

AMC EMURGENTCARE OF

Urgent Care In-Network 11835 State Route 9W West Coxsackie, NY 12192 PH: 518-731-9000

COMMUNITY CR URGENT CARE

Urgent Care In-Network 391 Myrtle Ave, Ste 4D Albany, NY 12208 PH: 518-207-2299

CRYSTAL RUN HEALTHCARE

Urgent Care In-Network 61 Emerald Place Rock Hill, NY 12553 PH: 845-703-6999

CRYSTAL RUN HEALTHCARE

Urgent Care In-Network 855 State Route Monroe, NY 10950 PH: 845-703-6999

CRYSTAL RUN HEALTHCARE

Urgent Care In-Network 155 Crystal Run Rd Middletown, NY 10941 PH: 845-703-6999

CRYSTAL RUN HEALTHCARE

Urgent Care In-Network 807 State Route 17M Monroe, NY 10950 PH: 845-703-6999

CRYSTAL RUN HEALTHCARE

Urgent Care In-Network 1200 Route 300 Newburgh, NY 12550 PH: 845-703-6999

DIVINITY MED SRVCS PLLC

Urgent Care In-Network 3379 Crompond Rd Yorktown Heights, NY 10598 PH: 914-930-5550

E GREENBUSH URGE CARE CTR

Urgent Care In-Network 2 Empire Dr, Ste 101 Rensselaer, NY 12144 PH: 518-286-4960

EMERG ONE URGENT CARE DI

Urgent Care In-Network 306 Windsor Nwy New Windsor, NY 12553 PH: 845-787-1400

EMERGENCY ONE UCC

Urgent Care In-Network 4274 Albany Post Rd Hyde Park, NY 12538 PH: 845-229-2602

EMERGENCY ONE UCC

Urgent Care In-Network 2555 South Rd Poughkeepsie, NY 12601 PH: 845-330-3200

EMERG ONE URGENT CARE DI

Urgent Care In-Network 40 Hurley Ave Ste 4 Kingston, NY 12401 PH: 845-338-5600

EXCEL URGENT CARE FISHKILL

Urgent Care In-Network 1004 Main St Fishkill, NY 12524 PH: 845-765-2240

EXCEL URGENT CARE

Urgent Care In-Network 1 Hatfield Ln Goshen, NY 10924 PH: 845-360-5530

FIRST CARE MEDICAL PC

Urgent Care In-Network 222 State Route 299 Highland, NY 12528 PH: 845-691-3627

GARNET HEALTH URG CARE PC

Urgent Care In-Network 707 E Main St, FL 1 Middletown, NY 10940 PH: 845-333-7575

GARNET HEALTH URG CARE PC

Urgent Care In-Network 38 Concord Rd Monticello, NY 12701 PH: 845-333-6500

HEALTH QUEST URGENT CARE

Urgent Care In-Network 1100 Route 55 Lagrangeville, NY 12540 PH: 845-485-4455

HQUMCP PC

Urgent Care In-Network 1351 Route 55 Ste 200 Lagrangeville, NY 12540 PH: 845-297-2511

HQUMCP PC

Urgent Care In-Network 1530 Route 9 Wappingers Falls, NY 12590 PH: 845-297-2511

MIDDLETOWN MEDICAL PC

Urgent Care In-Network 78 Brookside Ave Chester, NY 10918 PH: 845-469-2692

Urgent Care Facilities for the Ulster County Area

MIDDLETOWN MEDICAL PC

Urgent Care In-Network 653 Harris Rd Ferndale, NY 12734 PH: 845-292-2283

MIDDLETOWN MEDICAL PC

Urgent Care In-Network 2 Edgewater Dr Middletown, NY 10940 PH: 845-342-4774

MIDDLETOWN MEDICAL PC

Urgent Care In-Network 32 Thompson Square Mall Monticello, NY 12701 PH: 845-794-1600

NORTH SHORE-LIJ URGENT CR

Urgent Care In-Network 28 Triangle Ctr, Ste 30 Yorktown Heights, NY 10598 PH: 914-266-3103

ORANGE URGENT CARE PLLC

Urgent Care In-Network 75 Crystal Run Rd Ste Middletown, NY 10941 PH: 845-703-2273

PM PEDIATRICS OF BAYSIDE

Urgent Care In-Network 1989 Route 52 Ste 3 Hopewell Junction, NY 12533

PH: 845-897-4500

PULSE-MD URGENT CARE

Urgent Care In-Network 900 Route 376 Ste H Wappingers Falls, NY 12590 PH: 845-204-9260

PULSE-MD URGENT CARE

Urgent Care In-Network 572 Route 6 Mahopac, NY 10541 PH: 845-621-3100

PULSE-MD URGENT CARE

Urgent Care In-Network 696 Dutchess Tpke, Poughkeepsie, NY 12603 PH: 845-204-9260

OHC UPSTATE MEDICAL PC

Urgent Care In-Network 19 Prince St Monticello, NY 12701 PH: 845-794-3547

RAPID CARE

Urgent Care In-Network 2827 US Highway 9 Valatie, NY 12184 PH: 518-758-4300

SHARON HOSPITAL

Urgent Care In-Network 50 Hospital Hill Rd Sharon, CT 06069 PH: 860-364-4000

URGENT CARE DELMAR CC PHYS

Urgent Care In-Network 250 Delware Ave, Ste 100 Delmar, NY 12054 PH: 518-439-8077

URGENT MEDICAL CARE PLLC

Urgent Care In-Network 10 Grandview Ave. Catskill, NY 12414 PH: 518-943-9100

URGENT CARE MED OF NY LLC

Urgent Care In-Network 80 Route 6, Ste 704-705 Baldwin Place, NY 10505 PH: 914-358-9612

URGENT CARE MED OF NY LLC

Urgent Care In-Network 3085 E Main St, Ste 12A Mohegan Lake, NY 10547 PH: 914-743-1881

WELLNOW URGENT CARE PC

Urgent Care In-Network 446 Fairview Ave, Ste 200 Hudson, NY 12534 PH: 518-267-3496

Rx Benefits / Express Scripts



Express Scripts and is administered by **Rx Benefits**.

PLAN	Rx CO-PAYS (Supply)		
Empire—POS 20 Plan	\$5 / \$20 / \$40 (30-days)		
Empire—PPO 20 & 25 Plans	\$10 / \$25 /\$40 (30-days)		
Mail Order Prescriptions	2x CoPays (90-days)		
	port: 1-800-836-0026		
Relph Benefit Advisors			

ID CARDS

If you need to fill a script prior to receiving your ID cards, the information your pharmacy needs in addition to your identification number or social security number is:

RXBIN: 610014 **RXGRP: RXBULST**

ISSUER: Express Scripts

Pharmacy Member Services: 1-800-334-8134

Pharmacist Helpdesk: 1-800-922-1557

VERIFY ELIGIBILITY

Email your requests to eligibility@rxbenefits.com. Most requests are addressed within 12-hours of receipt or less.

Pharmacy Member Services: 1-800-334-8134

All benefit changes must be received from your benefits or HR department. If an update is needed, please reach out to one of these entities and request the necessary update. They will communicate this information to RxBenefits.

SERVICES

Member Service is Available:

For fastest service, please contact your member services team.

From 7:00 AM - 8:00 PM (CST) Mon - Fri

To Assist You With Any Questions or Concerns Regarding

- Eligibility Verification
- Claims Status
- Verification of benefits
- Coverage Determination/Inquiries
- Plan authorized overrides
- Pharmacy Information

Employees:

• Email: RxHelp@rxbenefits.com

Member Services: 1-800-334-8134

MAIL ORDER & SPECIALTY

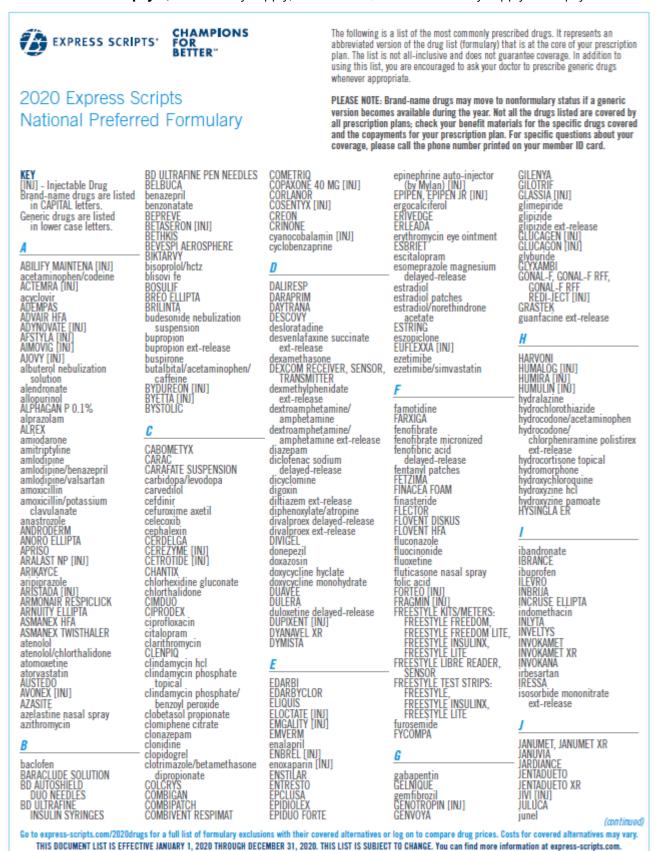
Member Services is best equipped to address your issues. A Representative will remain on the line with you, to act as your advocate, if there is a need to connect with the Prescription Benefits Manager (PBM) for problem resolution. We can assist you with getting their medications transferred from retail to mail order as follows:

- Offer a one-time courtesy override at their retail location during the transition, then
- Conference you in with the PBM's mail order center to have their account set-up and prescriptions moved, or
- · Contact your physician on your behalf or advise how to have your doctor e-Scribe a new script to the PBM.

Express Scripts Formulary—2021

The 2021 Formulary will be available by November 1, 2020. Please check the Personnel Dept webpage for updated listings

PPO 20 & PPO 25 Copays (Retail-30-day supply): \$10/\$25/\$40, Mail order 90-day supply= 2-copays **POS 20 Copays** (Retail-30-day supply): \$5/\$20/\$40, Mail order 90-day supply= 2-copays



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AND ENTRY OF THE PROPERTY OF T	KOGENATE FS [INJ]		PLEGRIDY [IN]	SAVELLA	TYMLOS [INJ]
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ULIPRON DEPOT-PED [INJ] MM Continue of the proportion of the p	LOTEMAX SM	ODACTDA	promethazine/	SYNJARDY, SYNJARDY XR	warfarin
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	MONOVISC [INJ]		risperidone	triamcinolone topical	
So to express-scripts.com/2020drugs for a full list of formulary exclusions with their covered alternatives or log on to compare drug prices. Costs for covered alternatives may	montelukast	paroxetine hcl	rizatriptan	triamterene/hctz	
THIS DOCUMENT LIST IS EFFECTIVE JANUARY 1, 2020 THROUGH DECEMBER 31, 2020. THIS LIST IS SUBJECT TO CHANGE. You can find more information at express-scripts.com		-			-

Express Scripts Exclusion List—2021

The 2021 Formulary will be available by November 1, 2020. Please check the Personnel Dept webpage for updated listings

	Excluded Medication	s/Products at a Glance	
BILIFY^	DUROLANE	MAVYRET	SINGULAIR^
SILIFY MYCITE	DUTOPROL	MAXALT^, MAXALT MLT^	SITAVIG
STRAL	DUZALLO	MAXIDEX	SOFOSBUVIR/VELPATASVIR
PHEX^	EFFEXOR XR^	METOPROLOL SUCCINATE/HCTZ ER	SOVALDI
PHEX SPRINKLE	ELIDEL^	MICARDIS^, MICARDIS HCT^	SPIRIVA HANDIHALER, SPIRIVA RESPIMA
IVAIL	EMBEDA	MINASTRIN 24 FE^	SPRAVATO
IRCA^	EMEND CAPSULES^, TRIFOLD PACK^	MINOLIRA	STIOLTO RESPIMAT
DERALL^	EMEND POWDER PACKETS	MIRCERA	STRATTERA^
YXIN	EMFLAZA	MULPLETA	STRIBILD
MELOG	ENDOMETRIN	NALFON CAPSULES	STRIVERDI RESPIMAT
IPAK	EPANED	NAMENDA XR^	SUBSYS
NZEO CAPSULES	EPINEPHRINE AUTO-INJECTOR (BY IMPAX)	NASONEX^	SUMAVEL DOSEPRO
UTEROL SULFATE HFA	EPOGEN	NATIONAL MEDICAL (ADVOCATE)	SUPARTZ FX
ORTIN A	ESTROGEL	NESINA	SYMTUZA
CRIL	EVENITY	NEUPOGEN	SYNVISC, SYNVISC-ONE
GLIPTIN	EVZIO	NEURONTIN^	TESTIM^
GLIPTIN/METFORMIN	EXFORGE^, EXFORGE HCT^	NEVANAC	TIKOSYN^
GLIPTIN/PIOGLITAZONE	EXIADE^	NOCTIVA	TIMOPTIC OCUDOSE
MIDE	EXONDYS 51	NORCO^	TIVORBEX
OPREV	EXTAVIA	NORVASC^	TOBI SOLUTION^
ESCO	EZALLOR SPRINKLE	NOVOLIN	TOLSURA
BIEN^, AMBIEN CR^	FEMRING	NOVOLOG	TOPAMAX^
YRA^	FENOPROFEN CAPSULES	NUTROPIN AQ NUSPIN	TOPICORT SPRAY
TRAC (IXA	FENORTHO FENORTHO		
		NUVIGIL^	TOPIRAMATE ER CAPSULES
ROGEL 1%^	FENTANYL CITRATE BUCCAL TABLETS	NUWIQ	TRIBENZOR^
SOL-HC^	FENTORA	OMNARIS	TRICOR^
DAZ	FIASP	OMNIS HEALTH (EMBRACE, VICTORY)	TRILEPTAL^
ORA	FLUOROURACIL 0.5% CREAM	OMNITROPE	TRIVIDIA (TRUETEST, TRUETRACK)
NESP	FML FORTE, FML S.O.P.	ONGLYZA	TRIVISC
MIDEX^	FOCALIN^, FOCALIN XR^	ONPATTRO	TUDORZA PRESSAIR
COL HD^	FOLLISTIM AQ	ONZETRA XSAIL	UNISTRIP
IRIN/OMEPRAZOLE DR	FOSRENOL CHEWABLE TABLETS^	ORFADIN	UROXATRAL^
CAND^, ATACAND HCT^	FOSRENOL POWDER PACKETS	ORTHO TRI-CYCLEN^, ORTHO TRI-CYCLEN LO^	VAGIFEM^
IPLA	GANIRELIX ACETATE^	OSMOLEX ER	VALIUM^
AGIO	GEL-ONE	OXYCODONE ER	VALTREX^
/I-Q	GELSYN-3	PANCREAZE	VELTASSA
LIDE^, AVAPRO^	GENVISC 850	PATADAY^	VELTIN
DART^	GLEEVEC^	PENNSAID	VERDESO FOAM
IR^	GLUCOPHAGE^, GLUCOPHAGE XR^	PERTZYE	VIAGRA^
ACLUDE TABLETS^	GLUMETZA^	PIFELTRO	VICTOZA
		PIQRAY	
ER (BREEZE, CONTOUR)	GOCOVRI ER		VISCO-3
CONASE AQ	GRANIX	PLAQUENIL^	VIVELLE-DOT^
IICAR^, BENICAR HCT^	HUMATROPE	PLAVIX^	VIVLODEX
IZHYDROCODONE/ACETAMINOPHEN	HYALGAN	PRADAXA	VYTORIN^
INERT	HYMOVIS	PRALUENT (NDCs starting with 72733)	WELLBUTRIN SR^
VELLE	IMIQUIMOD 3.75% CREAM PUMP	PRAVACHOL^	XADAGO
SDELLE^	IMITREX^	PRED MILD	XALATAN^
Ap^	INDERAL LA^	PREGNYL	XANAX^, XANAX XR^
RANS	INGREZZA	PREVACID^, PREVACID SOLUTAB^	XATMEP '
EBREX^	INSULIN LISPRO	PREZCOBIX	XELPROS
EXA^	INTUNIV^	PRILOSEC SUSPENSION	XENAZINE^
RAXAL	ISTALOL^	PRISTIQ^	XOPENEX HFA
RIONIC GONADOTROPIN	JADENU, JADENU SPRINKLE	PROLIA	XPOVIO
ISV	KAPSPARGO SPRINKLE	PROTONIX^	XYNTHA, XYNTHA SOLOFUSE
IAIR	KAZANO	PROTONIX SUSPENSION	YASMIN^
MARA PRO	KEPPRA^, KEPPRA XR^	PROVENTIL HFA	YOSPRALA DR
CORTOLONE	KISQALI, KISQALI FEMARA CO-PACK	PROVIGIL^	ZAVESCA^
CHICINE	KOMBIGLYZE XR	PROZAC^	ZEGERID^
PLERA	LAMICTAL^, LAMICTAL ODT^, LAMICTAL XR^	PULMICORT RESPULES^	ZETIA^
EG^	LAZANDA	QBRELIS	ZETONNA
TIFOAM	LEDIPASVIR/SOFOSBUVIR	QSYMIA	ZIOPTAN
OPT^	LEVALBUTEROL HFA	RABEPRAZOLE DR SPRINKLE	ZIPSOR
AAR^, HYZAAR^	LEXAPRO^	RAPAFLO^	ZOCOR^
STOR^	LIBRAX^	RECOMBINATE	ZOLOFT^
RIMINE^	LIDOCAINE/TETRACAINE	RELION NOVOLIN	ZOMACTON
IBALTA^	LIDODERM^	RENAGEL^	ZOMIG TABLETS^, ZOMIG ZMT^
OMEL^	LIPITOR^	REPATHA (NDCs starting with 72511)	ZONEGRAN^
STRIGO	LOESTRIN^, LOESTRIN FE^	RHOFADE	ZORVOLEX
ZICOL^	LOTREL^	ROCHE (ACCU-CHEK)	ZURAMPIC
ROL^, DETROL LA^	LOVENOX^	SAIZEN, SAIZENPREP	ZYCLARA
LOFENAC EPOLAMINE PATCHES	LUCEMYRA	SANDOSTATIN LAR DEPOT	ZYFLO CR^
VAN^, DIOVAN HCT^	LULICONAZOLE	SAVAYSA	ZYTIGA 250 MG^
ENTUM	LUNESTA^	SEROQUEL^, SEROQUEL XR^	
(YCYCLINE 40 MG CAPSULES	LYRICA^	SIGNIFOR LAR	
ATOTOLINE TO MIG ONF JULES	LINION	Old HIL OIL DAN	

[^] Multisource brand exclusion — The generic equivalent of this brand-name medication is covered under your plan. FDA-approved generic medications meet strict standards and contain the same active ingredients as their corresponding brand-name medications, although they may have a different appearance. As new generic medications become available, additional multisource brand products may become excluded.

For more detailed Exclusion information, see the Reference Center www.aleraedge.com [ALERA GRAY]

Ulster Scripts Employee Program



Introduction:

Ulster Scripts is an international mail order option for eligible Employees, Retirees and Dependents of Ulster County, NY, currently covered by your county offered prescription coverage. Your list of qualified maintenance medications is on the reverse.

Copayments:

All member copayments have been <u>waived</u> for this program.

Ulster Scripts	Vs.	Current Purchase Plan				Plan
Annual Cost No Copays!		Copays		Refills		Annual Savings
- -	Vs.	\$25 (PPO)	x	12	=	\$300 / Script
C A	Vs.	\$40 (PPO)	x	12	=	\$480 / Script
DU	Vs.	\$20 (POS)	x	12	=	\$240 / Script
7	Vs.	\$40 (POS)	x	12	=	\$480 / Script

Ordering Instructions:

To place your first order please submit: a completed enrollment form; a new prescription for each medication; and a copy of your photo identification*.

*Similar to a number of states in the US, some Canarx pharmacies require a copy of photo ID be provided prior to dispensing the medications. In order to prevent order delays, we encourage patients to include a clear copy of their photo identification with their enrollment form or upload directly to our secure site www.CanarxDocs.com. If not included, a Canarx representative will contact you when required by the pharmacy dispensing your medications.

Ask your doctor for a prescription for a 3 month supply with 3 refills. We will call you prior to each renewal to ensure that you have a continuous supply. Please allow 4 weeks for delivery.

Medications must be taken for 30 days before ordering through Ulster Scripts.

RETURN YOUR COMPLETED AND SIGNED ENROLLMENT FORM AND ORIGINAL PRESCRIPTIONS:



BY FAXING TO: 1-866-715-MEDS (6337) TOLL FREE Faxed prescriptions are <u>ONLY</u> accepted if sent directly from the physician's office.

OR



BY MAILING TO: Ulster Scripts

235 Eugenie St. West P.O. Box 3009
Suite 105D OR Windsor, ON, Canada
Windsor, ON, Canada
N8X 2X7

More forms are available:

Additional forms may be obtained at the Personnel Department, by printing them from the website at www.ulsterScripts.com or by contacting our Customer Service Representatives toll free at 1-866-893-(MEDS) 6337.

WELCOME TO Ulster Scripts Employee Program



Ulster Scripts

fore Information: Call 1-866-893-MEDS (6337)

	Employee Program	For Mor
ABILIFY (G) 5MG	CELEBREX 200MG	FOSRENOL POWDER 750MG
ACTONEL 5MG	CLARINEX 5MG	FOSRENOL POWDER 1000MG
ACTONEL 30MG	CLIMARA PATCH 25MCG	FROVA 2.5MG
ACTONEL 35MG ACTONEL 150MG	CLIMARA PATCH 50MCG CLIMARA PATCH 75MCG	GENVOYA 150-150-200-10MG GILENYA 0.5MG
ACTOPLUS 15MG-850MG	CUMARA PATCH 100MCG	GLUCAGEN HYPOKIT 1MG
ACZONE 5%	COMBIGAN 0.2-0.5%	GLUMETZA ER 1000MG
ADCIRCA 20MG	COMBIVENT RESPIMAT	IMITREX AUTOINJECTOR
ADVAIR DISKUS 100MCG	20MCG/100MCG	STATDOSE 6MG/0.5ML
ADVAIR DISKUS 250MCG	COMTAN 200MG	IMITREX NASAL SPRAY
ADVAIR DISKUS 500MCG	CRESTOR (G) 5MG	5MG-2DOSE
ADVAIR HFA 45/21MCG ADVAIR HFA 115/21MCG	CRESTOR (G) 10MG CRESTOR (G) 20MG	IMITREX NASAL SPRAY 20MG-2DOSE
ADVAIR HFA 113/21MCG ADVAIR HFA 230/21MCG	CRESTOR (G) 20MG	INCRUSE ELLIPTA 62.5MCG
ALOCRIL 2%	CRINONE GEL 8%	INDERAL LA 60MG
ALOMIDE 0.1%	DAURESP 500MCG	INDERAL LA 80MG
ALPHAGAN-P 0.15%	DETROL 1MG	INDERAL LA 120MG
ALREX 0.2%	DETROL 2MG	INDERAL LA 160MG
ANAPROX DS 550MG ANORO ELLIPTA 62.5/25MCG	DETROL LA 2MG	INVEGA 3MG
APTIOM 200MG	DETROL LA 4MG DEXILANT DR 30MG	INVEGA 6MG INVEGA 9MG
APTIOM 400MG	DEXILANT DR 60MG	INVOKAMET 50MG-500MG
APTIOM 600MG	DIFFERIN CREAM 0.1%	INVOKAMET 50MG-1000MG
APTIOM 800MG	DIFFERIN GEL 0.1%	INVOKAMET 150MG-500MG
ARCAPTA NEOHALER 75MCG	DIFFERIN GEL 0.3%	INVOKAMET 150MG-1000MG
ARNUITY ELLIPTA 100MCG	DIOVAN (G) 40MG	INVOKANA 100MG
ARNUITY ELLIPTA 200MCG	DIOVAN (G) 80MG	INVOKANA 300MG
AROMASIN 25MG ARTHROTEC 50MG	DIOVAN (G) 160MG DIOVAN (G) 320MG	IRESSA 250MG ISOPTO CARPINE 1%
ARTHROTEC 75MG	DIDENTLIM 250MG	ISOPTO CARPINE 1%
ASACOL HD 800MG	DIPROLENE OINT 0.05%	ISOPTO CARPINE 4%
ASTAGRAF XL 1MG	DIVIGEL 0.25MG	JALYN 0.5MG/0.4MG
ASTAGRAF XL 5MG	DIVIGEL 0.5MG	JANUMET 50/500MG
ATACAND 4MG	DIVIGEL 1MG	JANUMET 50/1000MG
ATACAND 8MG ATACAND 16MG	DUAVEE 0.45-20MG DULERA 100MCG/5MCG	JANUMET XR 50MG/500MG JANUMET XR 50MG/1000MG
ATACAND 10MG	DULERA 200MCG/5MCG	JANUMET XR 100MG/1000MG
ATACAND HCT 16MG/12.5MG	DYMISTA 137/50MCG	JANUVIA 25MG
ATACAND HCT 32MG/12.5MG	EDARBI 40MG	JANUVIA 50MG
ATELVIA DR 35MG	EDARBI 80MG	JANUVIA 100MG
ATROVENT HFA 20UG	EDARBYCLOR 40MG/12.5MG	JARDIANCE 10MG
AUBAGIO 14MG	EDARBYCLOR 40MG/25MG	JARDIANCE 25MG
AVANDIA 2MG AVANDIA 4MG	EDECRIN 25MG ELIDEL 1%	JENTADUETO 2.5MG-500MG JENTADUETO 2.5MG-850MG
AZELEX 20%	ELIQUIS 2.5MG	JENTADUETO 2.5MG-1000MG
AZILECT 0.5MG	ELIQUIS 5MG	JUBLIA 10%
AZILECT 1MG	ELMIRON 100MG	KEPPRA (G) 250MG
AZOPT 1%	ENABLEX 7.5MG	KEPPRA (G) 500MG
AZOR 20/5MG	ENABLEX 15MG	KEPPRA (G) 750MG
AZOR 40/5MG AZOR 40/10MG	ENABLEX 7.5MG ENABLEX 15MG ENTCOORT 3MG ENTRESTO 24MG-26MG ENTRESTO 49MG-51MG ENTRESTO 97MG-103MG EPIDUO GEL PUMP 0.1%/2.5% EPIPEN 0.3MG EPIPEN JR 0.15MG EPIVIR/HBV 100MG ESTROGEL 0.06% EUCRISA 2% EVISTA 60MG EVEL ON A 6MG/24LIR	KEPPRA (G) 1000MG LATUDA 20MG
BANZEL 200MG	ENTRESTO 24MG-20MG	LATUDA 40MG
BANZEL 400MG	ENTRESTO 97MG-103MG	LATUDA 60MG
BECONASE AQ 42MCG	EPIDUO GEL PUMP 0.1%/2.5%	LATUDA 80MG
BENICAR (G) 20MG	EPIPEN 0.3MG	LATUDA 120MG
BENICAR (G) 40MG	EPIPEN JR 0.15MG	LESCOL XL 80MG
BENICAR HCT (G)	EPIVIR/HBV 100MG	LEXIVA 700MG
20MG/12.5MG BENICAR HCT (G)	ESTROGEL 0.06%	LIALDA 1.2GM LINZESS 72MCG
40MG/12.5MG	EVISTA 60MG	LINZESS 145MCG
BENICAR HCT (G)	EXELON 4.6MG/24HR	LINZESS 290MCG
40MG/25MG	EXELON 9.5MG/24HR	LOCOID LIPOCREAM 0.1%
BENZACLIN PUMP	EXELON 13.3MG/24HR	LOTEMAX GEL 0.5%
BETIMOL 0.25%	EXFORGE HCT 160/12.5/5MG	LOTEMAX OINT 0.5%
BETIMOL 0.5%	EXFORGE HCT 160/12.5/10MG	LOTEMAX SUSP 0.5%
BETOPTIC S 0.25% BINOSTO 70MG	EXFORGE HCT 160/25/5MG EXFORGE HCT 160/25/10MG	LOVENOX 40MG LOVENOX 60MG
BREO ELLIPTA 100/25MCG	EXFORGE HCT 320/25/10MG	LOVENOX 80MG
BREO ELUPTA 200/25MCG	FARESTON 60MG	LOVENOX 100MG
BRILINTA 60MG	FARXIGA 5MG	LUMIGAN 0.01%
BRILINTA 90MG	FARXIGA 10MG	MESNEX 400MG
BYSTOLIC 2.5MG	FELDENE 10MG	MESTINON TS 180MG
BYSTOLIC 5MG	FELDENE 20MG	METRO CREAM 0.75%
BYSTOLIC 10MG BYSTOLIC 20MG	FETZIMA 20MG FETZIMA 40MG	METROGEL PUMP 1% MICARDIS HCT 40/12.5MG
CADUET 5/10MG	FETZIMA 40MG FETZIMA 80MG	MICARDIS HCT 80/12.5MG
CADUET 5/10MG	FETZIMA 00MG	MICARDIS HCT 80/25MG
CADUET 5/40MG	FINACEA GEL 15%	MIGRANAL 4MG/ML
CADUET 5/80MG	FLAREX 0.1%	MIRAPEX ER 0.375MG
CADUET 10/10MG	FLOVENT 44MCG 50MCG	MIRAPEX ER 0.75MG
CADUET 10/20MG	FLOVENT 110MCG 125MCG	MIRAPEX ER 1.5MG
CADUET 10/40MG	FLOVENT 220MCG 250MCG	MIRAPEX ER 2.25MG
CADUET 10/80MG CAMBIA 50MG	FLOVENT DISKUS 100MCG FLOVENT DISKUS 250MCG	MIRAPEX ER 3MG
CARDURA XL 4MG	FOSRENOL CHEW 500MG	MIRAPEX ER 3.75MG MIRAPEX ER 4.5MG
CARDURA XL 8MG	FOSRENOL CHEW 500MG	MIRVASO 0.33%
CELEBREY 100MC	EOSDENIOL CHEW 1000MC	MILLITAC 400MC

FOSRENOL CHEW 1000MG

CELEBREX 100MG

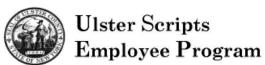
MYRBETRIQ 25MG TARKA 4/240MG MYRBETRIQ 50MG TASMAR 100MG NAMENDA 10MG TAZORAC CREAM 0.05% NEUPRO 1MG NEUPRO 2MG TAZORAC CREAM 0.1% TAZORAC GEL 0.05% TAZORAC GEL 0.1% NEUPRO 3MG NEUPRO 4MG TECFIDERA 120MG TECFIDERA 240MG NEUPRO 6MG NEUPRO 8MG TEKTURNA 150MG **NEXIUM 20MG** TEKTURNA 300MG NEXIUM 40MG TEKTURNA HCT 150-25MG NEXIUM DR 10MG TEKTURNA HCT 300-12.5MG TEKTURNA HCT 300-25MG NORITATE CREAM 1% OMNARIS 50MCG TIVICAY 50MG ORILISSA 150MG ORILISSA 200MG TOBREX OINT 0.3% TOVIAZ 4MG OTEZLA 30MG TOVIAZ 8MG PENTASA 500MG PRADAXA 75MG TRADJENTA 5MG TRAVATAN Z 0.004% PRADAXA 150MG TRELEGY ELLIPTA PRED FORTE 1% 100-62.5-25MCG TRIBENZOR 20/5/12.5MG PREMARIN 0.3MG PREMARIN 0.625MG TRIBENZOR 40/5/12.5MG PREMARIN 1.25MG TRIBENZOR 40/5/25MG PREMARIN CREAM 0.625MG/GM TRIBENZOR 40/10/12.5MG PREMPRO 0.3MG/1.5MG PREVACID SOLUTAB 15MG TRIBENZOR 40/10/25MG TRINTELLIX 5MG PREVACID SOLUTAB 30MG TRINTELLIX 10MG PRISTIQ 50MG PRISTIQ 100MG TRINTELLIX 20MG TRIUMEQ 600-50-300MG PROMETRIUM 100MG TUDORZA PRESSAIR 400MCG PROTOPIC OINT 0.03% PROTOPIC OINT 0.1% TWYNSTA 40/5MG TWYNSTA 40/10MG QVAR REDIHALER 40MCG TWYNSTA 80/5MG QVAR REDIHALER 80MCG TWYNSTA 80/10MG RANEXA 500MG UCERIS 9MG RAPAFLO 4MG RAPAFLO 8MG ULORIC 80MG UROCIT-K 10MEQ RAPAMUNE 0.5MG URSO 250MG RAPAMUNE 2MG RELPAX 20MG VAGIFEM 10MCG VECTICAL 3MCG/GM RELPAX 40MG VENTOLIN HFA 90MCG RENAGEL 800MG RENVELA 800MG VESICARE 5MG VESICARE 10MG RESTASIS VIALS 0.05% VIIBRYD 10MG RETIN A MICRO GEL PUMP VIIBRYD 20MG VIIBRYD 40MG 0.04% RETIN-A MICRO GEL PUMP VIREAD 300MG 0.1% REXULTI 0.25MG VIVELLE-DOT 25MCG VIVELLE-DOT 37.5MCG REXULTI 0.5MG REXULTI 1MG REXULTI 2MG VIVELLE-DOT 50MCG VIVELLE-DOT 75MCG VIVELLE-DOT 100MCG REXULTI 3MG REXULTI 4MG VRAYLAR 1.5MG VRAYLAR 3MG SAPHRIS 5MG VRAYLAR 4.5MG VRAYLAR 6MG VYTORIN 10/10MG SAPHRIS 10MG SEASONIQUE 0.15/0.03/0.01MG SENSIPAR 30MG VYTORIN 10/20MG SENSIPAR 60MG VYTORIN 10/40MG SEREVENT DISKUS 50MCG VYTORIN 10/80MG SEROQUEL XR 50MG WELCHOL 625MG SEROQUEL XR 150MG WELCHOL PACKET 3,75G SEROQUEL XR 200MG WELLBUTRIN XL (G) 150MG SEROQUEL XR 300MG SEROQUEL XR 400MG WELLBUTRIN XL (G) 300MG XADAGO 50MG SIMBRINZA 1%/0.2% XADAGO 100MG XARELTO 2.5MG XARELTO 10MG SOOLANTRA 1% SPIRIVA 18MCG SPIRIVA RESPIMAT 2.5MCG XARELTO 15MG STARLIX 60MG STARLIX 120MG XARELTO 20MG XELJANZ 5MG STIOLTO RESPIMAT 2.5/2.5MCG XELJANZ XR 11MG STRATTERA 10MG XELODA 500MG STRATTERA 18MG XENICAL 120MG STRATTERA 25MG XIGDUO XR 5/1000MG XIGDUO XR 10/500MG STRATTERA 40MG STRATTERA 60MG XIGDUO XR 10/1000MG STRATTERA 80MG XIIDRA 5% STRATTERA 100MG YASMIN 28 STRIBILD YAZ 3/0.02MG SYNAREL NASAL ZELAPAR 1.25MG ZETIA (G) 10MG SYNJARDY 5MG/500MG SYNJARDY 5MG/1000MG ZOMIG NASAL SPRAY 5MG SYNJARDY 12.5MG/500MG ZOMIG ZMT 2.5MG SYNJARDY 12.5MG/1000MG ZOVIRAX CREAM 5% **TARKA 2/180MG** ZYCLARA CREAM 3.75%

Medication names appearing with (G) are available in a Generic version from your local or U.S. mail order pharmacy. This list is subject to change. Please call 1-866-893-6337 toll free to verify the availability of your medication through this program.

MULTAQ 400MG

September 2020

Ulster Scripts—Employee Enrollment Form



Canarx Enrollment Form

Employee Pro	ogram		MEMBER ID #:	
FAX DIRECTLY FROM YOUR DOOR ~ MAIL TO: Ulster Scripts, P.		•	TOLL-FREE TO: 1-866-718	. ,
PATIENT INFORMATION: Birthdate	MW/DD/YYY	SUBSCRIBER SPOUSE DEPENDENT	NOTE:	a 3-month supply
Phone (Home)	Phone (Work or		of medication w	
First Name (please print) Initial	Last Name		domestically pr	edications must be escribed, filled and
Street Address City/State	Zip Code		taken for a per 30 days.	iod of no less than
List all prescription, non-prescription their strengths. (THIS IS NOT A PRES	, over-the-counte	r medications, herb	al, nutritional and vi	tamin supplements and
Name of Medicine	Dosage	Time(s) to Take	Date Started	Reason for Taking
Ex. Januvia	Ex. 50mg	Ex. Twice Daily	Ex. 8/20/2017	Ex. Diabetes
MEDICAL HISTORY (If you require more sp (i) Operations: e.g., Hysterectomy, Gall b	•		r.) □ Male	□ Female
(ii) Hospitalizations: (stays in hospital du	ring the past 5 years	3)		
(iii) Present illness: (ongoing) e.g., Diabe	ites, Heart disease, (Osteoporosis, etc		
(iv) Drugallergies: □ NO □ YES If yes	, please specify:			
AUTHORIZATION IF THE PATIENT IS A DE I certify this to be a true and accurate state monitored by a U.S. Physician and has had medications for a period of more than 30 day absence, confirm it was read and understood of	ement of my Depend a physical examinations. I certify that I have	lent's medical history. I on within the past 12 m e read, understand and a	onths. I verify that he/shi gree to the Terms of Agi	e has taken the above listed reement on the reverse, or in
Parent's/Guardian's Signature				Date: (MMDDYY)
AUTHORIZATION IF THE PATIENT IS THE I certify that I have read, understand and agrethe website prior to signature, and that the info	e to the Terms of Ag	reement on the reverse,		
Patient Signature:				Date: (MMDDOOO

Ulster Scripts—Enrollment Form / Agreement

TERMS OF AGREEMENT

CONFIRMATION AND REPRESENTATIONS

I enter into this agreement with Canarx Group Inc. at Christ Church, Barbados (referred to as "Canarx") so that I may obtain access to medically-necessary and lawfully prescribed drugs at low costs. I represent:

- 1. I am of the age of majority in the jurisdiction in which I ordinarily reside.
- 2. I am not restricted from making my own medical decisions under the laws of the jurisdiction in which I ordinarily reside.
- 3. I certify that I am a resident of the United States and not a resident of any other country.
- I am under the care of a duly qualified and licensed physician in the United States (my "U.S. physician") and the medicine that I ask Canarx to assist me in obtaining was
 prescribed for me by my U.S. physician.
- 5. My U.S. physician has examined me within the last 12 months and will examine me at least once every 12 months while I am taking medicine.
- Any medicine that I ask Canarx to assist me in obtaining is medicine that I have already taken, under my U.S. physician's orders and supervision, for at least 30 days prior to placing an order for the medicine through Canarx.
- 7. My care by my U.S. physician is ongoing and I do not seek and will not rely on any medical information from Canarx or any Canarx selected physician.
- I have not violated any laws in the jurisdiction in which I ordinarily reside (or, if different, in the jurisdiction in which the prescription was issued) in obtaining the
 prescription for the ordered product.
- 9. The prescription issued by my U.S. physician has not been altered in any way nor has it been filled previously.
- 10. I will use any medications obtained for me through Canarx strictly in accordance with the instructions provided by my U.S. physician.
- 11. The medicine dispensed in accordance with my prescription will not be used in any way whatsoever except as directed by my U.S. physician.
- 12. I will not permit anyone else to use the prescription or any medications which I receive.
- 13. In the event that I suffer any side effects from any medication obtained for me by Canarx, I will immediately contact my U.S. physician.
- 14. All information that I give to Canarx is true.

AUTHORIZATION AND CONSENT

I consent to, and authorize, the following:

- I hereby appoint Canaix and its delegates and contractors (collectively referred to as "Canaix") as my paid agents and attorneys-in-fact for the purposes of obtaining
 prescriptions which correspond to the prescriptions issued by my U.S. physician; selecting physicians, pharmacies, and other professionals as necessary to serve me outside
 the U.S.; and of arranging for pharmacies to dispense to me medications as prescribed.
- Canarx may perform any act that I could myself perform in having my prescription reviewed by any physician, pharmacist, or pharmacy technician and in having the prescribed medication dispensed by a pharmacy and delivered to me by mail.
- 3. Canarx may arrange the purchase and delivery of the medications prescribed to me, on the terms set forth in this agreement, as if I personally took such actions.
- 4. I authorize and instruct my U.S. physician to release to Canarx (and any Canarx selected physician, pharmacist, and pharmacy technician) any and all personal medical information pertaining to me ("Personal Medical History"), including but not limited to all medical records, medical reports, progress notes, nurses' notes, reports on diagnostic tests, medical opinions, Xray records, imaging records, laboratory reports, and/or any other knowledge or information which my U.S. physician may possess.
- I agree to instruct my U.S. physician to issue my prescription on paper (if necessary for dispensing by a pharmacy located outside my U.S. physician's jurisdiction) and to send (by mail, by fax, via the internet or otherwise) to Canarx from my U.S. physician's office the original signed copy of the prescription.
- 6. Canarx and its selected physicians, pharmacists, and pharmacy technicians may contact my U.S. physician to discuss my prescription if necessary.
- Canarx selected physicians may issue prescriptions for medications I have ordered if they deem it advisable and appropriate.
- 8. Canarx may make payments on my behalf to pharmacies for dispensing medicine in accordance with my prescriptions and to physicians for services rendered on my behalf.
- I request and authorize my employer or plan holder, as my appointed agent, to pay for all products and services relating to the prescription medicine that I obtain through
 Canarx in such amounts as are found appropriate by my employer or plan holder in accordance with the benefits plan.

ACKNOWLEDGEMENT AND RELEASE

I hereby make the following acknowledgements and releases to Canarx and all its employees, delegates, agents, and contractors, including physicians, pharmacists, pharmacy technicians, nurses, receptionists and staff:

- My U.S. physician is my primary physician. Any Canarx selected physician is being asked to review the information contained in my Personal Medical History only for the
 purpose of authorizing the medicine prescribed for me by my U.S. physician to be dispensed to me by a Canarx selected pharmacy.
- Canax: has made no representations or warranties to me, including, without limitation, representations or warranties regarding the use of fitness for any particular purpose of the medications delivered (including, without limitation, its appropriateness for curing or helping relieve any particular ailment, illness or disease, or its potential or actual side or adverse effects whether previously known or unknown).
- 3. I wish to obtain a prescription from a Canarx selected physician and have enlisted the services of Canarx to facilitate it. I understand that the physician will rely on the accuracy of the examination performed, and the prescription provided, by my U.S. physician.
- I release Canarx and all of its officers and directors, agents, delegates, employees and contractors from any and all liability, claims, and causes of action with respect to errors
 or omissions by the company or agency responsible for transporting my order.
- I acknowledge that I have purchased my medications internationally for personal use and understand that my medications may be subject to U.S. border inspection. I specifically confirm, acknowledge and agree that title to my medications passes to me when my medications are shipped from the Canarx selected pharmacy.
- 6. I acknowledge that Canarx, as my paid agent, requires payment in full prior to shipment and that my order may not be returned for a refund or an exchange.

PRIVACY NOTICE AND ACKNOWLEDGEMENT

I consent to the following terms regarding the collection and use of information about me, and I acknowledge that I can review the Canarx Privacy Policy in detail as provided below:

- 1. Canarx may receive and collect any and all information about me and my health, including but not limited to my full name, address, telephone number, e-mail address, Social Security Number, personal medical information, and payment information, and may maintain such information on file as necessary to verify and process future orders and to obtain payment and reimbursement for them. Canarx and Canarx selected physicians and pharmacists may share any and all information received from or about me with my U.S. physician, Canarx selected physicians and pharmacists, and my employer or benefits plan administrator, and their respective assistants and agents, for the purposes of obtaining medicine as prescribed for me and of obtaining proper payments for the medicine and related services.
- 2. I am aware that Canarx may transmit my personal information by electronic means (for example fax, or via the internet) to its agents, selected physicians and pharmacies. I understand that the use of electronic means will enhance the efficiency and timeliness of processing my order. I also understand that Canarx, as a custodian of my personal information, will take all appropriate precautions to protect my personal information from improper disclosure or use. I hereby consent to Canarx's transmission of my personal information by electronic means to its delegates, employees, selected physicians and pharmacies.
- I acknowledge that Canarx will obtain health information about me, and is obligated in accordance with the Canarx Privacy Policy to protect such information. I can visit
 www.canarx.com/privacy-policy/ at any time to view the most updated version of the Canarx Privacy Policy.

FURTHER ACKNOWLEDGEMENT & RELEASE

I hereby make the following further acknowledgement and release the plan holder, its employees, officers, agents, heirs and assigns:

- I acknowledge that the plan holder has made no representations or warranties to me, including without limitation, representations or warranties regarding the use for any
 particular purpose the medication(s) delivered, including without limitation, its appropriateness for curing or helping relieve any particular ailment, illness or disease or its
 potential or actual side or adverse effects whether previously known or unknown.
- 2. I acknowledge that child protective packaging may not be used in filling my prescription. I promise that upon my receipt of the medicine I will take all steps necessary to prevent any child from having unauthorized access to the medicine. I hereby release Canarx and all its officers, directors, agents, delegates, employees, and contractors, including the pharmacy that fills my prescription, from any and all claims arising from or relating to the use of, or failure to use, child protective packaging.
- 3. I release the plan holder its officers, employees, agents, heirs and assigns from (i) any and all causes of actions with respect to errors or omissions by the company or agency responsible for transporting my order; (ii) any and all causes of actions with respect to errors or omissions by Canarx in obtaining the prescription medications to fill my order; (iii) any and all causes of actions regarding the use for any purpose whatsoever of any medications delivered through this program.

Group ID Number: 217284

PROVIDER: METLIFE ELIGIBILITY	Primary enrollee, spouse and eligible dependent childre to the end of the month that dependent turns 26	
Deductibles	\$50 per person / \$150 per family each calendar year	
Waived for Diagnostic & Preventive & Orthodontics	Yes	
Maximums	\$1,500 per person each calendar year	
Diagnostic & Preventive counts toward maximum	Yes	

Benefits & Covered Services*	In-Network Providers Negotiated Fee Schedule	Out-of-Network* Providers R & C 90 th Percentile
Diagnostic & Preventive Services Exams, cleanings, x-rays, sealants	100%	100%
Basic Services-Fillings	80%	80%
Endodontics (root canals)	80 %	80 %
Periodontics (gum treatment)	80 %	80 %
Oral Surgery	80 %	80 %
Major Services-Crowns, inlays, onlays & cast restorations	50%	50%
Prosthodontics -Bridges, dentures, implants, TMJ	50%	50%
Orthodontic Benefits -dependent children to age 19	50%	50%
Orthodontic Maximums	\$1500 Lifetime	\$1500 Lifetime

^{*} Out of Network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable and Customary (R & C) charge is based on the lowest of (1) the dentist's actual charge (the 'Actual Charge'), (2) the dentist's usual charge for the same or similar services (the 'Usual Charge') or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife (the 'Customary Charge'). Services must be necessary in terms of generally accepted dental standards.

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

Understanding Your Dental Benefits Plan

The Preferred Dentist Program is designed to provide the dental coverage you need with the features you want. Like the freedom to visit the dentist of your choice —in or out of the network.

Your plan benefits are based on the percentage of the negotiated fee

 the fee that the participating dentists have agreed to accept as
 payment in full for covered services.

Take advantage of online self-service capabilities with MyBenefits.

- Check the status of your claims
- Locate a participating PDP dentist
- Access MetLife's Oral Health Library
- Elect to view your Explanation of Benefits online

If you are not already registered, just go to www.metlife.com/mybenefits and follow the easy registration instructions.

Dental Plan—MetLife / Find a Dental Provider

Select: PDP Plus Network

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



Step 1: Go to metlife.com



Step 2: Select "I want to find a MetLife:"

Click "Dentist" and enter your ZIP Code, and select your network.



Step 3: Advanced Search

Use the Advanced Search option to locate a dentist by name, language spoken, specialty or gender.





MetLife Network: Preferred Dentist Plus Network (PDP Plus)

Group ID Number: 217284



The County of Ulster

Premier Vision Plan

Healthy eyes and clear vision are an important part of your overall health and quality of life. Your vision plan helps you care for your eyes while saving you money by offering:

Paid-in-full eye examinations, eyeglasses and contacts!

Frame Collection: Your plan includes a selection of designer, name brand frames that are completely covered in full.^{/1}

Contact Lens Collection: Select from the most popular contact lenses on the market today with Davis Vision's Contact Lens Collection.^{/1}

One-year eyeglass breakage warranty included on plan eyewear at no additional cost!

How to locate a Network Provider...

Local, Regional, & National providers including Empire Visionworks, Vision Excel, Kenco, Dr. Joseph Cohen, and Walmart.

For a complete list of providers and more details about the plan please log onto the Open Enrollment section of our Member site at davisvision.com or call

1.877.923.2847 and Enter Client Code <u>2769</u>

IN-NETWORK BENE	EFITS
Eye Examination	Every 12 months, Covered in full
Eyeglasses	
Spectacle Lenses	Every 12 months, Covered in full For standard single-vision, lined bifocal, or trifocal lenses
Frames	Every 12 months, Covered in full Any Fashion, Designer or Premier frame from Davis Vision's Collection' (value up to \$190) OR \$150 retail allowance toward any frame from provider, plus 20% off balance'2
Contact Lenses	
Contact Lens Evaluation, Fitting & Follow Up Care	Every 12 months, Collection Contacts: Covered in full OR Non Collection Contacts: Standard Contacts: 15% discount ² Specialty Contacts ³ : 15% discount ²
Contact Lenses (in lieu of eyeglasses)	Every 12 months, Covered in full Any contact lenses from Davis Vision's Contact Lens Collection' OR \$150 retail allowance toward provider supplied contact lenses, plus 15% off balance' ²
ADDITIONAL DISC	OUNTED LENS OPTIONS & COATINGS
MOST POPULAR O	PTIONS Without With

Savings based on in-network usage and average retail values. Davis Vision Davis Vision Scratch-Resistant Coating \$25 \$0 Polycarbonate Lenses \$66 \$0 Standard Anti-Reflective (AR) Coating \$83 \$35 \$198 \$0 Standard Progressives (no-line bifocal) Photochromic Lenses (i.e. Transitions®, etc.)4 \$110

Lower costs and more benefits! See the savings!

Service	Without Davis Vision	With Davis Vision
Eye Examination	\$103	\$0
Lenses		
Bifocals	\$116	\$0
Scratch-Resistant Coating	\$25	\$0
Transitions® ^{/4}	\$110	\$65
Frame	\$160	\$0
Total	\$514	\$65

\$449

Davis Vision has made every effort to correctly summarize your vision plan features. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract or insurance policy will prevail.

OE1004 10/9/15

⁹ The Davis Vision Collection is available at most participating Independent provider locations. Collection

is subject to change.

Additional discounts not applicable at Waimart, Sam's Club or Costco locations.

Additional discounts not applicable at Waimart, Sam's Club or Costco locations.

Additional discounts and applicable and as narmable contact lenses.

^y Including, but not limited to toric, multifocal and gas permeable contact lenses. *Transitions⊕ is a registered trademark of Transitions Optical Inc.

Davis Vision plans offer...

Value for our Members

A comprehensive benefit ensuring low out-ofpocket cost to members and their families. Our goal is 100% member satisfaction.

Convenient Network Locations

A national network of credentialed preferred providers throughout the 50 states.

Freedom of Choice

Access to care through either our network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners.

Value-Added Features:

- Mail Order Contact Lenses Replacement contacts (after initial benefit) through DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.
- Laser Vision Correction discounts of up to 25% off the provider's Usual & Customary fees, or 5% off advertised specials, whichever is lower.

Contact Info

For more details about the plan, just log on to the Open Enrollment section of our Member site at davisvision.com or call 1.877.923.2847 and enter Client Code 2769.

ADDITIONAL OPTIONS	WITHOUT DAVIS VISION	WITH DAVIS VISION
FRAMES		
Fashion Frame (from the Davis Vision Collection)	\$100	\$0
Designer Frame (from the Davis Vision Collection)	\$160	\$0
Premier Frame (from the Davis Vision Collection)	\$195	\$0
LENSES	The state of the s	
All Ranges of Prescriptions and Sizes	\$90	\$0
Plastic Lenses	\$78	\$0
Oversized Lenses	\$20	\$0
Tinting of Plastic Lenses	\$25	\$0
Scratch-Resistant Coating	\$25	\$0
Polycarbonate Lenses	\$66	\$0
Ultraviolet Coating	\$25	\$0
Standard Anti-Reflective (AR) Coating	\$83	\$35
Premium AR Coating	\$104	\$48
Ultra AR Coating	\$121	\$60
Standard Progressive Addition Lenses	\$198	\$0
Premium Progressives Addition Lenses	\$247	\$40
Ultra Progressives Addition Lenses	\$369	\$90
High-Index Lenses	\$120	\$55
Polarized Lenses	\$103	\$75
Photochromic Lenses (i.e. Transitions®, etc.) ¹	\$110	\$65
Scratch Protection Plan (Single vision Multifocal le	\$20 \$40	

¹⁷ Transitions® is a registered trademark of Transitions Optical, Inc.

Out-of-Network Benefits

You may receive services from an out-of-network provider, although you will receive the greatest value and maximize your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider directly for all charges and then submit a claim for reimbursement to:

Vision Care Processing Unit P.O. Box 1525 Latham, NY 12110

OUT-OF-NETWORK REIMBURSEMENT SCHEDULE

Eye Examination up to \$40 | Frame up to \$50 Spectacle Lenses (per pair) up to: Single Vision \$40, Bifocal \$60, Trifocal \$80, Lenticular \$100 Elective Contacts up to \$105, Visually Required Contacts up to \$225

Important Notice (Medicare Part D)

Effective Date: January 1, 2021

If you and/or your dependent(s) have Medicare or will become eligible for Medicare in the next 12-months, please take special care in reviewing this notice.

You should keep this notice where you can find it!

This notice has information about your current prescription drug coverage and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

Ulster County

has determined that the prescription drug coverage offered is on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered **Creditable Coverage**.

Because the coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Ulster County

has determined that the prescription drug coverage is on average for all plan participants, NOT expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered

Non-Creditable Coverage.

Not Applicable

Applicable

This is important because for most people enrolled in the above NON-CREDITABLE plans, enrolling in Medicare prescription drug coverage means you will get more assistance with drug costs than if you had prescription drug coverage exclusively through the above NON-CREDITABLE plans.

Consider enrolling in Medicare prescription drug coverage. You can keep your Non-Creditable coverage from

You can keep the coverage regardless of whether it is as good as a Medicare drug plan. However, because **Non-Creditable Coverage** is, on average, NOT at least as good as standard Medicare drug coverage, you may pay a higher premium (a penalty) if you decide later to join a Medicare drug plan.

 You have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you enroll. Read this notice carefully —it explains your options.

Important Notice (Medicare Part D)

Why is your decision so important?

You should also know that if you drop or lose your coverage with

Ulster County

and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later. If you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

• When to enroll?

You can join a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15 through December 7. This may mean that you have to wait to join a Medicare drug plan and that you may pay a higher premium (a penalty) if you join later. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) because you lost creditable coverage to join a Part D plan. Additionally, if you decide to leave your employer sponsored plan, you will be eligible to join a Part D plan at that time using an employer group Special Enrollment Period.

If you do decide to enroll in a Medicare prescription drug plan and drop your current prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

You need to make a decision!

When you make your decision, you should also compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

For more information about this notice or your current prescription drug coverage—
Contact our office for further information at 845-340-3545

Note: You will receive this notice annually and at other times in the future such before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook from Medicare. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare-approved prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity. gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778)

Remember! Keep this Creditable/Non-Creditable Coverage Notice. If you decide to join one of the Medicare drug Plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

For Assistance

Client Services



Relph Benefit Advisors Customer Care

1-800-836-0026

Reimbursement Claims

1-800-622-6233



Reimbursement Website

www.aleraedge.com

Click PARTICIPANT LOG IN

Select AleraPay from the Drop-Down menu Follow the prompts to Log in to your Account

as a New Plan Member.

Insurance Carrier Contact Information

Many websites require registration to login using information from your ID card and SSN.

Benefit	Insurance Provider	Website
Medical	Empire BlueCross BlueShield	www.empireblue.com
Prescriptions	Express Scripts	www.express-scripts.com
Mail Order Prescriptions	Ulster Scripts	www.ulsterscripts.com
Dental	MetLife	www.metlife.com
Vision	Davis Vision	www.davisvision.com